

GIC HOUSING FINANCE LTD

FINANCIAL HIGHLIGHTS FOR THE YEAR ENDED 31-03-2023

			(₹ in Crore)
Particulars	Year ended 31-03-2023	Year ended 31-03-2022	Increase / (Decrease) (%)
Sanctions	1,143	1,167	-2
Disbursements	1,074	1,130	-5
Interest Income	1,099	1,135	-3
Fees & Commission Income	5	5	-
Other Income	25	16	56
Total Income	1,129	1,156	-2
Interest Expenses	702	701	0
Staff Expenses	60	48	25
Other Expenses & Depn.	60	59	2
Provision for NPA and others	17	118	-86
Total Expenses	839	926	-9
Profit before Tax	290	230	26
Provision for Tax & DTA/DTL	77	57	35
Profit after Tax after DTA/DTL	213	173	23

Particulars	Year ended 31-03-2023	Year ended 31-03-2022	Increase / (Decrease) (%)
Loan Portfolio Gross	10,652	11,711	-9
Borrowing Portfolio	9,143	10,347	-12
Share Capital	54	54	-
Networth	1,699	1,511	12
Net Spread	2.46	2.74	-10
Net Margin % (NIM)	3.51	3.55	-1
Gross NPA portfolio**	498	1,007	-51
Gross NPA %**	4.68	8.60	-46
Net NPA Portfolio	345	634	-46
Net NPA to Net Advances%	3.29	5.59	-41

RATIOS	Year ended 31-03-2023	Year ended 31-03-2022	Increase / (Decrease) (%)
Earning Per Share	39.59	32.23	23
Cost to Income Ratio	32.03	49.41	-35
Cost to Income Ratio (without NPA provision)	27.95	23.44	19
Yield On Advances	9.67	9.24	5
Cost of Borrowed Funds %	7.21	6.50	11
Debt Equity Ratio (Times)	5.38	6.85	-21
Return on Net worth	12.52	11.55	8
Return on Total Assets (%)	1.95	1.46	34
Price Earning Ratio	3.91	4.24	-8
Book Value of Share	315.56	280.55	12
Total debts to total assets(%)	83.72	86.74	-3
Net Profit Margin (%)	18.89	15.01	26

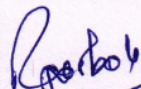
Credit Ratings- ICRA

Short Term Loan of ₹ 1000 Cr. (Rating)	[ICRA]A1 +
Commercial Paper of ₹ 1500 Cr.(Rating)	[ICRA] A1+
Long Term Loan of ₹ 12500 Cr. (Rating)	[ICRA] AA/Stable
Non Convertible Debentures of ₹ 1550 Cr.	[ICRA] AA/Stable

Credit Ratings- CRISIL

Commercial Paper of ₹1500 Cr.(Rating)	CRISIL A1 +
Long Term Loan of ₹ 9100 Cr. (Rating)	CRISIL AA+ /Stable
Non Convertible Debentures of ₹ 1505 Cr.	CRISIL AA+ /Stable

FOR GIC HOUSING FINANCE LIMITED


Varsha Godbole
Senior Vice President & CFO.

